



Docket No. CITI0058-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re the Application of:

Charles R. HASKINS

Examiner: KANOF, P.

Serial No. 09/381,243

Art Unit: 3628

Filed: January 21, 2000

For: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A  
GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

**BY FACSIMILE – 703-872-9306**

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**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

The following is response to the Office Action mailed March 16, 2004. The undersigned kindly requests consideration of the following amendments and remarks.